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Empower is a financial services company on a mission to empower financial freedom for all. They work with individuals and all sizes of organizations to offer investment, wealth management and retirement solutions.

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What's a 401(k)?

A 401(k) is a retirement savings plan sponsored by your employer. It lets you save and invest a portion of your paycheck—either before taxes are taken out (traditional pre-tax) or after (Roth).

You can decide whether you want to contribute a specific amount or percentage of your overall salary per paycheck. Contributions are automatically deducted from your paycheck and transferred to your 401(k) account with Empower. Just like other benefits and deductions, your 401(k) contributions will be reflected on your paystub.

What's the benefit of a 401(k)?

The earlier you start saving for retirement, the more you can take advantage of compounding growth. Your 401(k) contributions are invested into top mutual funds (like Vanguard, Fidelity, and American Funds) that earn interest. Your earned interest is then reinvested into your 401(k) to earn even more interest. That's right, money making money. So, what might feel like a small monthly investment can grow into a sizable nest egg over time.

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